



Your choice! Enrol in Selected Critical Illness Plan(s) and choose up to a **20% premium refund** or up to **250% superior cover**

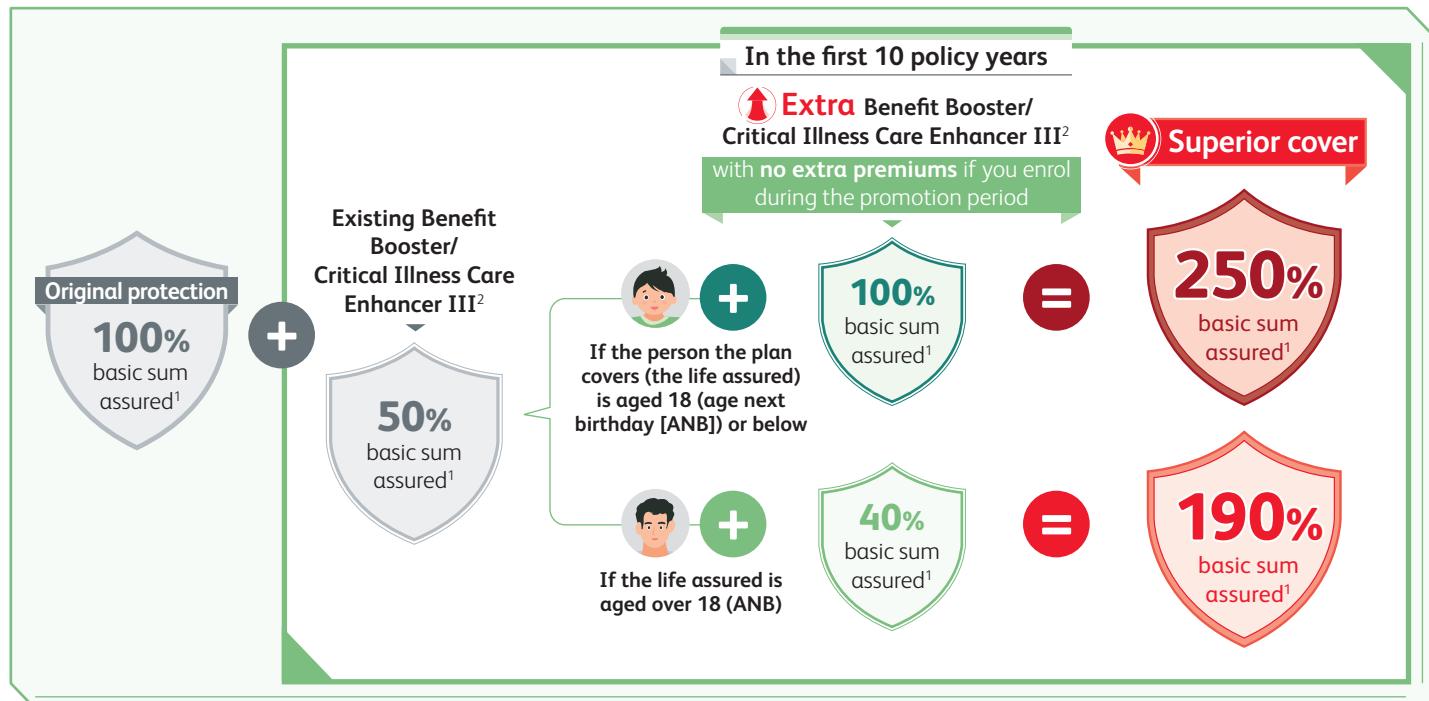
Since you know you and your family's needs best, especially those of your young ones, the choice is yours!

From **1 October to 31 December 2025**, when you successfully take out the Selected Critical Illness Plan(s) below, you can choose to enjoy a **premium refund of up to 20%** or extra peace of mind with **up to 250% superior cover** in the first 10 policy years **without any extra premiums**.

Option 1 **Up to a 20% premium refund**

Selected Critical Illness Plan(s)	Premium Term	Premium Refund of the First Year Annualised Premium
PRUHealth Guardian Critical Illness Plan	5 years	10%
PRUHealth Guardian Critical Illness Plan	10 years	10%
PRUHealth Baby Guardian Critical Illness Plan		
PRUHealth Critical Illness Extended Care III	15/20/25 years	20%

Option 2 **Up to 250% superior cover in the first 10 policy years**





Whichever option you choose, you may **convert** your existing and extra (if applicable) **Benefit Booster/Critical Illness Care Enhancer III**² into a selected **new life insurance policy** that offers cash value and provides life and/or critical illness cover (subject to eligibility requirements of such life insurance policy, including but not limited to age, sum assured, etc.) within a designated period before or after such benefit ends, **with no need to submit further health evidence**.

There is more information about the Benefit Booster/Critical Illness Care Enhancer III² and the conversion requirement in the policy provisions. The designated period for conversion is subject to our prevailing administrative rules.

How does the Option 2 (up to 250% superior cover) work

John, aged 36, is the breadwinner of his family and has a 5-year-old son, Tommy. He realises the importance of having a financial safety net at any life stage in case either he or Tommy is diagnosed with a critical illness, particularly while Tommy is young, so he enrolls Tommy and himself each in a **PRUHealth Guardian Critical Illness Plan**. He opts for a basic sum assured of USD 100,000 for each policy and **chooses Option 2 from this promotion**. With this option, **he gets 250% superior cover for Tommy and 190% superior cover for himself**.

If either John or Tommy is diagnosed with any of the 56 major disease conditions covered during the first 10 policy years, John will get a benefit payout totalling USD 250,000 in Tommy's case or USD 190,000 in John's case. This payout will provide vital financial support, helping with treatment and the family's living expenses.



The above figures are only for illustration. We assume that John and Tommy fulfil the definitions and claims requirements of the benefits, and that no policy loan or change of policy has been made.

¹ Basic sum assured means the initial sum assured of the plan together with any applicable reduction of the sum assured, excluding the sum assured of the Benefit Booster/Critical Illness Care Enhancer III (where applicable).

² The Benefit Booster applies to the **PRUHealth Guardian Critical Illness Plan** and **PRUHealth Baby Guardian Critical Illness Plan**, while the **Critical Illness Care Enhancer III** applies to the **PRUHealth Critical Illness Extended Care III**.

Contact your consultant or call our Customer Service Hotline

2281 1333



www.prudential.com.hk

Terms and Conditions

1. The "Your choice" promotion of Selected Critical Illness Plan(s) (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential" or "we") and covers the period from 1 October to 31 December 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied for through insurance specialist/sales staff of Standard Chartered Bank (Hong Kong) Limited ("Standard Chartered").
3. Customers can select either (i) up to a 20% premium refund of the first year annualised premium (the "Premium Refund") or (ii) a 250% superior cover (if the life assured is aged 18 (ANB) or below) or 190% superior cover (if the life assured is aged over 18 (ANB)) in the first 10 policy years (the "Superior Cover") under the Promotion at the time of application.
4. In order to be eligible for the Premium Refund or Superior Cover under the Promotion,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **PRUHealth Guardian Critical Illness Plan**, **PRUHealth Baby Guardian Critical Illness Plan** or **PRUHealth Critical Illness Extended Care III** (the "Selected Critical Illness Plan(s)") within the Promotion Period;
 - (ii) the Selected Critical Illness Plan(s) must have been issued by us on or before 31 January 2026;
 - (iii) if customers select the Premium Refund, the Selected Critical Illness Plan(s) must remain in force when we apply the Premium Refund to the Selected Critical Illness Plan(s); and
 - (iv) all the premiums and levy(ies) must have been fully settled when due.Selected Critical Illness Plan(s) will be eligible for the Premium Refund or Superior Cover (the "Eligible Plan") if it meets all applicable requirements set out in clause 4. Otherwise, the Premium Refund or Superior Cover will be forfeited.
5. If customers select the Premium Refund:
 - (i) The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the policy of the Eligible Plan as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 31 August 2026
Semi-annual mode	
Quarterly mode	On or before 28 February 2027
Monthly mode	

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder's premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy, if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised.

Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

- (ii) We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
- (iii) The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
- (iv) For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 5(vi) for calculation of the first year annualised premium).
- (v) We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy).
- (vi) If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
- (vii) The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.

6. If customers select the Superior Cover:
 - (i) The Superior Cover is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Superior Cover.
 - (ii) For any increase or decrease in the basic sum assured of the Eligible Plan(s) after we issue the policy, we will adjust the existing and extra Benefit Booster or Critical Illness Care Enhancer III (where applicable) proportionally. There is more information about the Benefit Booster and Critical Illness Care Enhancer III in the product brochures of **PRU**Health Guardian Critical Illness Plan Series – **PRU**Health Guardian Critical Illness Plan and **PRU**Health Baby Guardian Critical Illness Plan and **PRU**Health Critical Illness Extended Care III respectively.
 - (iii) If the life assured is aged 18 (ANB) or below and the total basic sum assured under all in-force policies and pending policy applications of **PRU**Health Guardian Critical Illness Plan, **PRU**Health Baby Guardian Critical Illness Plan and **PRU**Health Critical Illness Extended Care III for the same life assured exceeds USD 750,000 or HKD 6,000,000, we may require extra financial and medical underwriting.
 - (iv) The Superior Cover is subject to the terms and conditions stated in the policy document.
7. Once the Premium Refund or Superior Cover is chosen at the time of application, no change or replacement will be accepted.
8. The Promotion will not be offered to the Selected Critical Illness Plan(s) applied for or already in force on or before 30 September 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
9. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
10. The Selected Critical Illness Plan(s) is/are underwritten by Prudential Hong Kong Limited, and is/are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
11. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The life insurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential. Some of these plans may have a savings element and are not an alternative to ordinary savings or time deposits. Part of the premium pays for the insurance and related costs.

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levy(ies) paid, less any withdrawals (if applicable), provided that no claim has been made under the policy. A written notice signed by you should be received directly by the Prudential's Hong Kong Office at 8/F Prudential Tower, The Gateway Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period (that is, within 21 days for face-to-face distribution (including webpage and mobile app) or 30 days for non-face-to-face distribution, after the delivery of the policy or issue of a notice (informing you or your representative about the availability of the policy and expiry date of the cooling-off period), whichever is the earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value (if applicable) may be less than the total premium you have paid. You should check with Prudential if you have any doubt regarding your cooling-off right.

Standard Chartered is an insurance agent of Prudential.

As the issuer of the life insurance plans, Prudential will be responsible for all protection and claims issues. Prudential is not an associate or subsidiary company of Standard Chartered. This flyer is not a contract of insurance and is intended to be a general summary for reference purpose only. Please refer to the policy for full terms and conditions. Standard Chartered does not accept any responsibilities regarding any statements provided by Prudential or any discrepancies or omissions in the contract of insurance nor shall Standard Chartered be held liable in any manner whatsoever in relation to your contract of insurance.

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Whether to apply for insurance coverage is your own individual decision. During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Standard Chartered and the customer out of the selling process or processing of the related transaction, Standard Chartered is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved directly between Prudential and the customer.